

Basic Checking

NSF Fee:	\$28.00 per item
Overdraft Fee:	\$28.00 per item
Overdraft Transfer from Savings to Checking to Non-Sufficient Funds:	\$7.00 per item
Returned Item Fee:	\$28.00 per item
Check Copy	\$5.00 per item (Free via Estatements) ¹
Second Party Returned Check Fee:	\$28.00 per item
Manual Check and ACH Processing:	\$5.00 per item
Deposit of Foreign Check (Drawn on a Non-U.S. Bank)	\$35.00 per item

Checking Plus

Monthly Service Fee:	\$5.00 per month
NSF Fee:	\$28.00 per item
Overdraft Fee:	\$28.00 per item
Overdraft Transfer from Savings to Checking to Non-Sufficient Funds:	\$7.00 per item
Returned Item Fee:	\$28.00 per item
Check Copy	\$5.00 per item (Free via Estatements) ¹
Second Party Returned Check Fee:	\$28.00 per item
Manual Check and ACH Processing:	\$5.00 per item
Deposit of Foreign Check (Drawn on a Non-U.S. Bank)	\$35.00 per item

Teen Checking / No Overdraft Checking (No overdraft services apply to these accounts)

NSF Fee:	\$28.00 per item
Returned Item Fee:	\$28.00 per item
Check Copy	\$5.00 per item (Free via Estatements) ¹
Second Party Returned Check Fee:	\$28.00 per item
Manual Check and ACH Processing:	\$5.00 per item
Deposit of Foreign Check (Drawn on a Non-U.S. Bank)	\$35.00 per item

Visa Card Services

Replacement for Lost Debit/Credit Card:	\$10.00
Debit/Credit Card Expedite Fee:	\$25.00

Visa Card Services

NSF Pre-Authorized Withdrawal:	\$28.00 per item
Stop Payment (all items):	\$28.00 per item

¹ Access via KCT Online, KCT's Free online banking service.

Wire Transfers (there is a 24-hour business day wait on all wire transfers)

Domestic Wire Transfer:	\$35.00 per transfer
International Wire Transfer (Subject to approval):	\$50.00 per transfer

Teller Services

Money Order:	\$3.00 (\$5.00 non-members)
Cashier's Check:	\$5.00
Teller Check:	1 free per day, \$5 each additional thereafter
Direct Presentment Checks:	1% of amount of check: \$10 minimum fee

Service Fees

Account Activity Printout:	\$5.00 (free online) ¹
Account Closure (if closed within one year):	\$5.00
Inactive Account (no financial activity for 12 months):	\$10.00 per month ²
Returned Mail Fee (mail returned with no forwarding address):	\$10.00 per item
Stop Payment on Official Check:	\$28.00
Unclaimed Property Processing (charged to account before funds are transferred to the State of Illinois after 3 years of inactivity)	\$30.00
Account Reconciliation:	\$20.00 per hour
Account Research (1 hour minimum):	\$35.00 per hour
Documentation:	\$10.00
Collection Item:	\$28.00 per item
Statement Copy:	\$5.00 per statement (free online)
Legal (tax liens, levies, garnishments, etc):	\$40.00
Loan Skip-a-Pay (if eligible)	\$35.00 per item
Medallion Signature:	\$35.00
Paper Statement Fee (exempt for Youth Savers Accounts):	\$1.00 per month
Notary Services:	Free (\$5.00 non-members)
ACH Initiated via Telephone	\$5.00 per occurrence
ACH Initiated via KCT Online Banking	FREE

¹ Access via KCT Online, KCT's Free online banking service.

² Minor Accounts (members under 24 years of age) and those with balances in excess of \$100.00 are exempt.